<u>S/N 10/733,700</u> PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

 Applicants:
 William R Watt et al.
 Examiner: James Vezeris

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 Group Art Unit: 3693

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 49845
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Commination No., 47643

Title: AUCTION WITH INTEREST RATE BIDDING

INFORMATION DISCLOSURE STATEMENT

Mail Stop Issue Fee Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. § 1.197 et. seq., the enclosed reference is brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicants respectfully understand that due to the fact that a Notice of Allowance has been issued, that the enclosed materials will be placed in the file, but not considered by the Office.

Pursuant to 37 C.F.R. § 1.97(b), it is believed that no fee or statement is required with the Information Disclosure Statement.

Pursuant to 37 C.F.R. § 1.98(a)(2), copies of cited U.S. Patents and Published Applications, and Non-Published Applications identifiable by USPTO Serial Number, are no longer required to be provided to the Office. Applicants acknowledge the requirement to submit copies of foreign patent documents and non-patent literature in accordance with 37 C.F.R § 1.98(a)(2).

The Examiner is invited to contact the undersigned at the telephone number indicated if there are any questions regarding this communication.

Respectfully submitted,

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Date July 9,2010	By Mark R. Vatuone Reg. No. 53,719
	e undersigned hereby certifies that this correspondence is being filed using the b, and is addressed to: Issue Fee, Commissioner for Patents, P.O. Box 1450, day of July, 2010.
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